Docket No.: 33500-00003

ABSTRACT OF THE DISCLOSURE

AN ELECTRONIC BILL PAYMENT SYSTEM WITH ACCOUNT RANGING

    In a computer implemented remittance payment process, a
a payor request is received from a source to make a payment to
a payee having many payment remittance centers. The request
includes information identifying a payor account number with
the payee. The account number is processed to select a single
remittance center of the payor's many remittance centers to
which payment is to be made. Payment is then directed to the
single remittance center.

5